

# Fast Facts About the New Health Care Law and Medicare

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*The Health Care Law is formally called the Affordable Care Act (ACA). Read on to find out more information about what the law means for you.*

- ❖ How does the new health care law affect seniors on Medicare?
  - You will **not** lose any benefits.
  - You **will** be offered more benefits and cost savings!
  
- ❖ Does it improve Medicare benefits?
  - The law includes steps to improve the quality of health care and lower costs for you and for our nation as a whole.
  - This means
    - avoiding costly mistakes and readmissions,
    - keeping people healthy,
    - rewarding health providers for the quality of care, and
    - creating the health information technology infrastructure that enables new payment and delivery models to work.
  
- ❖ What are the changes to Preventive Services?
  - **No** deductibles or co-pays
    - Medicare beneficiaries get preventive services that are currently offered by Medicare free of charge.
  - Yearly “Wellness” visit – **No** cost to you!
    - What is it? Opportunity to develop or update your personalized prevention plan to help prevent disease and disability based on your current health and risk factors.
    - What does this visit include?
      - Review of medical and family history.
      - Developing or updating a list of current providers and prescriptions.
      - Height, weight, blood pressure, and other routine measurements.
      - Detection of any cognitive impairment.
      - Personalized health advice.
      - List of risk factors and treatment options for you.
      - A screening schedule for appropriate preventive services.
  - Preventive services help you stay healthy
    - Examples of preventive services include

- diabetes screening,
- some vaccines (such as the flu shot),
- colorectal cancer screening,
- pap smears for women, and
- prostate cancer screening for men.

📌 What are the changes to Drug Coverage?

- Seniors in Medicare Part D who reach the coverage gap will benefit from the new law under its prescription drug benefit.
- What is the coverage gap?
  - Also known as “donut hole”.
  - A period of time in which you have to pay for all your prescription drug costs yourself.
  - However, under this new law, you will pay the following percentages for covered brand-name and generic drugs during the gap.

	<b>You'll pay this Percentage for Brand-Name Drugs in the Coverage Gap</b>	<b>You'll pay this Percentage for Generic Drugs in the Coverage Gap</b>
<b>2013</b>	47.5%	79%
<b>2014</b>	47.5%	72%
<b>2015</b>	45%	65%
<b>2016</b>	45%	58%
<b>2017</b>	40%	51%
<b>2018</b>	35%	44%
<b>2019</b>	30%	37%
<b>2020</b>	25%	25%

Source: Medicare Prescription Drug Coverage, Medicare.Gov, May 2013

- Coverage for both brand and generic drugs will continue to increase over time until the coverage gap is closed.
- You will receive additional savings during the coverage gap over the next 7 years. The coverage gap will be eliminated by 2020.
- Average person with Medicare will save approximately \$5,000 from 2010-2022.
  - Those with high prescription drug costs will save much more – as much as \$18,000 over the same period.

Sources:

The American Academy Family Physicians (AAFP) – [www.familydoctor.org](http://www.familydoctor.org)  
 The U.S. Department of Health and Human Services – [www.hhs.gov/healthcare/facts/](http://www.hhs.gov/healthcare/facts/)  
 The Official U.S. Government Site for Medicare – [www.medicare.gov/](http://www.medicare.gov/)